



IFW

PTO/SB/17 (04-07)
Approved for use through 04/30/2007. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no person are required to respond to a collection of information unless it displays a valid OMB control number.

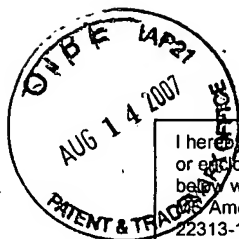
FEE TRANSMITTAL For FY 2007		Complete if Known	
		Application Number	10/656,479
Effective on 12/08/2004. Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).		Filing Date	September 4, 2003
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		First Named Inventor	Jonathan Helitzer
		Examiner Name	N. Pass
TOTAL AMOUNT OF PAYMENT (\$)		Art Unit	3626
180.00		Attorney Docket No.	HSDO-P01-003

METHOD OF PAYMENT (check all that apply)	
<input type="checkbox"/> Check	<input type="checkbox"/> Credit Card
<input type="checkbox"/> Money Order	<input type="checkbox"/> None
<input type="checkbox"/> Other (please identify):	
<input checked="" type="checkbox"/> Deposit Account	Deposit Account Number: 18-1945
Deposit Account Name: Fish & Neave IP Group, Ropes & Gray LLP	
For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)	
<input checked="" type="checkbox"/> Charge fee(s) indicated below	<input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee
<input checked="" type="checkbox"/> Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17	<input checked="" type="checkbox"/> Credit any overpayments

FEE CALCULATION							
1. BASIC FILING, SEARCH, AND EXAMINATION FEES							
	FILING FEES		SEARCH FEES		EXAMINATION FEES		
		<u>Small Entity</u>		<u>Small Entity</u>		<u>Small Entity</u>	
<u>Application Type</u>	<u>Fee (\$)</u>	<u>Fee (\$)</u>	<u>Fee (\$)</u>	<u>Fee (\$)</u>	<u>Fee (\$)</u>	<u>Fee (\$)</u>	<u>Fees Paid (\$)</u>
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	
2. EXCESS CLAIM FEES							
<u>Fee Description</u>						<u>Small Entity</u>	
						<u>Fee (\$)</u>	<u>Fee (\$)</u>
Each claim over 20 (including Reissues)						50	25
Each independent claim over 3 (including Reissues)						200	100
Multiple dependent claims						360	180
<u>Total Claims</u>	<u>Extra Claims</u>	<u>Fee (\$)</u>	<u>Fee Paid (\$)</u>		<u>Multiple Dependent Claims</u>		
					<u>Fee (\$)</u>	<u>Fee Paid (\$)</u>	
HP = highest number of total claims paid for, if greater than 20.							
<u>Indep. Claims</u>	<u>Extra Claims</u>	<u>Fee (\$)</u>	<u>Fee Paid (\$)</u>				
HP = highest number of independent claims paid for, if greater than 3.							
3. APPLICATION SIZE FEE							
If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).							
<u>Total Sheets</u>	<u>Extra Sheets</u>	<u>Number of each additional 50 or fraction thereof</u>	<u>Fee (\$)</u>	<u>Fee Paid (\$)</u>			
4. OTHER FEE(S)							
Non-English Specification, \$130 fee (no small entity discount)						<u>Fees Paid (\$)</u>	
Other (e.g., late filing surcharge): 1806 Submission of an Information Disclosure Statement						180.00	

SUBMITTED BY			
Signature		Registration No. (Attorney/Agent)	54,130
Name (Print/Type)	Edward A. Gordon	Telephone	(617) 951-7066
		Date	August 10, 2007

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
Dated: 8/10/07	Signature: Joanne Ryan (Joanne Ryan)



I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: 8/10/07 Signature: Joanne Ryan
(Joanne Ryan)

Docket No.: HSDO-P01-003
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Helitzer et al.

Application No.: 10/656,479

Confirmation No.: 8693

Filed: September 4, 2003

Art Unit: 3626

For: SYSTEM FOR REDUCING THE RISK
ASSOCIATED WITH AN INSURED
BUILDING STRUCTURE THROUGH THE
INCORPORATION OF SELECTED
TECHNOLOGIES

Examiner: N. Pass

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Supplemental Information Disclosure Statement is filed more than three months after the U.S. filing date, OR more than three months after the date of entry of the national stage of a PCT application, AND after the mailing date of the first Office Action on the merits, whichever occurs first, but before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)).

08/15/2007 EAYALEW1 00000003 181945 10656479

01 FC:1806 180.00 DA

Applicants have not submitted copies of U.S. patents and U.S. patent applications.

Applicants submit herewith copies of non-patent literature in accordance with 37 CFR 1.98(a)(2).

In accordance with 37 CFR 1.97(g), the filing of this Supplemental Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Supplemental Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Supplemental Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Please charge our Deposit Account No. 18-1945 in the amount of \$180.00 covering the fee set forth in 37 CFR 1.17(p). The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 18-1945, under Order No. HSDO-P01-003. A duplicate copy of this paper is enclosed.

Dated: *August 10, 2007*

Respectfully submitted,

By 

Edward A. Gordon

Registration No.: 54,130

FISH & NEAVE IP GROUP, ROPES & GRAY

LLP

One International Place

Boston, Massachusetts 02110

(617) 951-7000

(617) 951-7050 (Fax)

Attorneys/Agents For Applicant



Used in Lieu of PTO/SB/08A/B
(Based on PTO 04-07 version)

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/656,479
				Filing Date	September 4, 2003
				First Named Inventor	Jonathan Helitzer
				Art Unit	3626
				Examiner Name	N. Pass
Sheet	1	of	4	Attorney Docket Number	HSDO-P01-003

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	AT3	US-5,613,072	03-18-1997	Hammond et al.	
	AU3	US-5,712,984	01-27-1998	Hammond et al.	
	AV3	US-5,796,932	08-18-1998	Fox et al.	
	AW3	US-5,926,800	07-20-1999	Baronowski et al.	
	AX3	US-5,970,464	10-19-1999	Apte et al.	
	AY3	US-6,014,632	01-11-2000	Gamble et al.	
	AZ3	US-6,163,770	12-19-2000	Gamble et al.	
	AA4	US-7,039,592	05-02-2006	Yegge et al.	
	AB4	US-7,072,841	07-04-2006	Pednault	
	AC4	US-2002072958	06-13-2002	Yuyama et al.	
	AD4	US-2002/0099596	07-25-2002	Geraghty	
	AE4	US-2002/0147617	10-10-2002	Schoenbaum	
	AF4	US-2002/0161609-A1	10-31-2002	Zizzamia et al.	
	AG4	US-2002/0194113	12-19-2002	Lof et al.	
	AH4	US-2002/0198801	12-26-2002	Dixon et al.	
	AI4	US-20030028406	02-06-2003	Herz et al.	
	AJ4	US-20030061075	03-27-2003	Heckman et al.	
	AK4	US-20030101080	05-29-2003	Zizzamia et al.	
	AL4	US-20030105651	06-05-2003	Gendelman	
	AM4	US-20040103002	05-24-2004	Colley et al.	
	AN4	US-20040138927	07-15-2004	Eydeland et al.	
	AO4	US-20040186753	09-23-2004	Kim et al.	
	AP4	US-20040199410	10-07-2004	Feyen et al.	
	AQ4	US-20040220784	11-04-2004	Stephenson et al.	
	AR4	US-20040220837	11-04-2004	Bonissone et al.	
	AS4	US-20040220838	11-04-2004	Bonissone et al.	
	AT4	US-20040220839	11-04-2004	Bonissone et al.	
	AU4	US-20040220840	11-04-2004	Bonissone et al.	
	AV4	US-20040236611	11-25-2004	Bonissone et al.	
	AW4	US-20040236676	11-25-2004	Takezawa et al.	
	AX4	US-20040249679	12-09-2004	Henderson et al.	
	AY4	US-20050060207	03-17-2005	Weidner et al.	
	AZ4	US-20050091085	04-28-2005	Colley et al.	
	AA5	US-20050108063	05-19-2005	Madill et al.	
	AB5	US-20050108066	05-19-2005	Weidner et al.	
	AC5	US-20050125259	06-09-2005	Annappindi	
	AD5	US-20050131742	06-16-2005	Hoffman et al.	
	AE4	US-20050137912	06-23-2005	Rao et al.	
	AF5	US-20050171885	08-04-2005	Christman et al.	
	AG5	US-20050222867	10-06-2005	Underwood et al.	
	AH5	US-20050228692	10-13-2005	Hodgdon	
	AI5	US-20050234742	10-20-2005	Hodgdon	
	AJ5	US-20050276401	12-15-2005	Madill et al.	
	AK5	US-20060015253	01-19-2006	Ochs et al.	
	AL5	US-20060015360	01-19-2006	Ochs et al.	
	AM5	US-20060015373	01-19-2006	Cuyper	
	AN5	US-20060015374	01-19-2006	Ochs et al.	
	AO5	US-20060064332	03-23-2006	Schoenbaum et al.	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/656,479
				Filing Date	September 4, 2003
				First Named Inventor	Jonathan Heitzer
				Art Unit	3626
				Examiner Name	N. Pass
Sheet	2	of	4	Attorney Docket Number	HSDO-P01-003

	AP5	US-20060136273	06-22-2006	Zizzamia et al.	
	AQ5	US-20060242046	10-26-2006	Haggerty et al.	
	AR5	US-20060287892	12-21-2006	Jones et al.	
	AS5	US-20070016500	01-18-2007	Chatterji et al.	
	AT5	US-20070016508	01-18-2007	Lapointe et al.	
	AU5	US-20070021987	01-25-2007	Binns et al.	
	AV5	US-20070027726	02-01-2007	Warren et al.	
	AW5	US-20070043656	02-22-2007	Lancaster	
	AX5	US-20070043662	02-22-2007	Lancaster	
	AY5	US-7,215,255	05-08-2007	Grush, Bernard	
	AZ5	US-20060053038	03-09-2006	Warren et al	
	AA6	US-20060259333	11-16-2006	Pyburn et al	
	AB6	US-20070106539	05-10-2007	Gay	
	AC6	US-5,950,150	09-07-1999	Lloyd et al	
	AD6	US-20060187889	08-24-2006	Mehta et al	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	1 ²
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)					

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
	CA	D'Arcy, Stephen P. Paper presented at World Risk and Insurance Economics Congress. Predictive Modeling in Automobile Insurance: A Preliminary Analysis. 8/2005		
	CB	Derrig et al. Comparison of Methods and Software for Modeling Nonlinear Dependencies: A Fraud Application. (2006)		
	CC	Grimes, Seth. The Word on Text Mining. Presentation. Portals, Collaboration, and Content Management. (4/14/05)		
	CD	Pednault et al. IBM Research Report RC-21757. The Importance of Estimation Errors in Cost-Sensitive Learning. (5/30/00)		
	CE	Rosenberg et al. Predicting Modeling with Longitudinal Data: A Case Study of Wisconsin Nursing Homes. (2/4/06)		
	CF	Wang, Wei. Thesis. Predictive Modeling Based on Classification and Pattern Matching Methods. (5/99)		
	CG	Hong, S.J. et al. IBM Research Report RC-21570. Advances in Predictive Model Generation for Data Mining. (1999)		
	CH	Woodfield, Terry J. Paper 071-30. Predicting Workers' Compensation Insurance Fraud Using SAS® Enterprise Miner™ 5.1 and SAS® Text Miner. 2004		
	CI	Pednault et al. IBM Research Report RC-21731. Handling Imbalanced Data Sets in Insurance Risk Modeling. (3/10/00)		

Examiner Signature	Date Considered
-----------------------	--------------------

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/656,479
				Filing Date	September 4, 2003
				First Named Inventor	Jonathan Helitzer
				Art Unit	3626
				Examiner Name	N. Pass
Sheet	3	of	4	Attorney Docket Number	HSDO-P01-003

CJ	Woodfield, Terry J. Paper 13-26. Predictive Modeling in the Insurance Industry Using SAS Software.	
CK	Muller, Stacey. Predictive Modeling: Using Claims Data To Find Trends and Cost Drivers. Milliman Consultant's Corner.	
CL	Axelrod et al. Predictive Modeling in Health Plans. Abstract from Disease Management & Health Outcomes, 11:779-87(9). (11/2003)	
CM	Wu et al. Paper. Casualty Actuarial Society Forum. pp. 113-138. Does Credit Score Really Explain Insurance Losses? Multivariate Analysis from a Data Mining Point of View. 2003	
CN	Conger et al. Emphasis 2006/4. Predictive Modeling in Workers Compensation. pp. 18-21	
CO	Apte et al. Data-intensive analytics for predictive modeling. IBM Journal of Research and Development. 47:1, 17-23 (1/2003)	
CP	Apte et al. A probabilistic estimation framework for predictive modeling analytics. IBM Systems Journal. 41:3, 438-48. (2002)	
CQ	Deloitte & Touche. Advanced analytics and the art of underwriting: Transforming the insurance industry.	
CR	Francis Analytics and Actuarial Data Mining. Predictive Modeling Workshop presentation: Training for development and deployment.	
CS	Magnify Press Release. "Magnify Applies Predictive Modeling to Worker's Comp Underwriting and Fraud Detection. Chicago, IL (3/1/2005)	
CT	Mosley, R. The Use of Predictive Modeling in the Insurance Industry. Pinnacle Actuarial Resources Inc. (1/2005)	
CU	Rosella Data Mining & Database Analytics. Downloaded from www.roselladb.com/insurance-risk-analysis.htm.	
CV	Guszcza et al. Predictive Modeling for Property-Casualty Insurance. Presentation to SoCal Actuarial Club. (9/22/2004)	
CW	Ellingsworth et al. DM Review. Text Mining Improves Business Intelligence and Predictive Modeling in Insurance. (7/2003)	
CX	Insurance Newscast Press Release. "Predictive Modeling Raises Opportunities and Issues for Actuaries and Insurers, CAS Meeting is Told." (12/15/05)	
CY	Magnify Press Release. Erie Insurance Reduces Fraud Losses with FraudFocus™. Predictive Modeling Demonstrates Effectiveness for Auto, Property and Worker's Comp. (2/4/2005)	
CZ	Table of Contents of White Paper. Predictive Modeling In Insurance: An insurance industry executive briefing. SAS (Predictive Modeling In Insurance), publisher. (3/23/07)	
CA1	Rosella Data Mining & Predictive Analytics. Predicting Modeling Software. Downloaded from www.roselladb.com/predictive-modeling.htm.	
CB1	Guven, Serhat. Predictive Modeling. Future Fellows. (6/2006)	
CC1	Predictive Modeling Applications. Weyuker, L. & Minnich, J. RECORD, 31:2. New Orleans Health/Pension Spring Meeting, Session 3PD. (6/2005)	
CD1	Predictive Modeling-Current Practices and Future Applications. RECORD, 30:1. Spring Meeting, Anaheim, CA. Session 64PD. (5/2004)	
CE1	Predictive Modeling. RECORD, 28:2. Spring Meeting, San Francisco, CA. Session 99OF. (6/2002)	
CF1	Antonio et al. North American Actuarial Journal. 10:1, 30-48. Lognormal Mixed Models for Reported Claims Reserves. (1/2006)	
CG1	Young, Virginia R. Actuarial Research Clearing House. Vol. 1. Robust Bayesian Credibility Using Semiparametric Models. (1999)	
CH1	Macleod et al. Paper. Entropy-Reducing Properties of Predictive Financial Models. 8/27/1992. Actuarial Research Clearing House. Vol. 3 (1993)	
CI1	Morgan et al. Conjugate Bayesian Analysis of the Negative Binomial Distribution. Actuarial Research Clearing House. Vol. 1, pp. 97-118, (1993)	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/656,479
				Filing Date	September 4, 2003
				First Named Inventor	Jonathan Helitzer
				Art Unit	3626
				Examiner Name	N. Pass
Sheet	4	of	4	Attorney Docket Number	HSDO-P01-003

	CJ1	Sharp, Keith P. Aspects of Interest Rate Models. Actuarial Research Clearing House. Vol. 1, pp. 433-57. (8/25/1990)	
	CK1	Roudebush et al. Converting Clinical Literature to an Insured Population: A Comparison of Models Using NHANES. No. Ameri. Actuarial J. 6:4, 55-66. (2002)	
	CL1	Fellingham et al. Comparing Credibility Estimates of Health Insurance Claims Costs. No. Ameri. Actuarial J. 9:1, 1-12. (2005)	
	CM1	de Alba, Enrique. Bayesian Estimation of Outstanding Claims Reserves. No. Ameri. Actuarial J. 6:4, 1-20. (2002)	
	CN1	Ellis et al. Applying Diagnosis-Based Predictive Models to Group Underwriting. Society of Actuaries, Issue 46, 1-7. (8/2003)	
	CO1	Wolak, Dan. An Actuarial Response to the Health-Care Crisis. Society of Actuaries. Issue 47, 1-9. (4/2004)	
	CP1	Werner et al. GLM Basic Modeling: Avoiding Common Pitfalls. Casualty Actuarial Society Forum. pp. 257-72. (Winter 2007)	
	CQ1	Meyers, Glenn. On Predictive Modeling for Claim Severity. Casualty Actuarial Society Forum. pp. 215-53. (Spring 2005)	
	CR1	CAS Data Management and Information Educational Materials Working Party. Survey of Data Management and Data Quality Texts. Casualty Actuarial Society Forum, pp. 273-306. (Winter 2007)	
	CS1	Sanche et al. Variable Reduction for Predictive Modeling with Clustering. Casualty Actuarial Society Forum, pp. 89-100. (Winter 2006)	
	CT1	Wu, Cheng-sheng Peter et al. A View Inside the "Black Box:" A Review and Analysis of Personal Lines Insurance Credit Scoring Models Field in the State of Virginia. Casualty Actuarial Society Forum, pp. 251-90 (Winter 2004)	
	CU1	Woodley et al. Assessing Predictive Modeling Tools for Pricing and Underwriting. Health Watch. Issue 51, pp. 30-33. (1/2006)	
	CV1	Fetterolf, Don. Paradise Lost: Return on Investment in Disease Management. Health Watch. Issue 52, pp. 14-17. (5/2006)	
	CW1	Stehno, Chris E. What We Have Learned in the Last 50 Years-and Aren't Using. Health Watch. Issue 52, pp. 18-21. (5/2006)	
	CX1	Roberts, Gregory. Seattle Post-Intelligencer. Drive less during rush hour, get a lower insurance rate. (3/27/2007)	
	CY1	Wenzel, T. Analysis of National Pay-As-You-Drive Insurance Systems and Other Variable Driving Charges. Lawrence Berkeley Lab., Univ. of Calif. (July 1995)	
	CZ1	Vickrey, William. Automobile Accidents, Tort Law, Externalities, and Insurance: An Economist's Critique. Orig. pub. In Law and Contemporary Problems, 33:464-87 (1968)	
	CA2	AIG Auto Insurance Launches GPS Based Teen Driver Pilot Program. (04/09/07)	
	CB2	Chittim, G. Insure as you drive. KING5 News for Seattle. (3/27/07)	
	CC2	Steed, Judy. Winning Ways. Toronto Star, pg. 3-4 (5/21/2007)	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

10665790_1.DOC